

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

1 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 1 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:
Ramos, Brenda L.

Case No.: 22-11459
Judge: ABA

Debtor(s)

Chapter 13 Plan and Motions

☐ Original ☒ Modified/Notice Required Date: 8/5/2022
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: /s/ SW Initial Debtor: /s/B.L.R. Initial Co-Debtor: /s/

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 275.00 per month to the Chapter 13 Trustee, starting on
September 1, 2022 for approximately 54 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☒ Loan modification with respect to mortgage encumbering property:

Description: 724 Embassy Terrace Vineland NJ 08360

Proposed date for completion: August 2022

d. ☒ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ NONE

- a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).
- b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 4,750.00
DOMESTIC SUPPORT OBLIGATION	Child Support	Notice Purposes Only
Internal Revenue Service	Taxes	Notice Only
State of New Jersey	Taxes	Notice Only
City of Vineland	Taxes	Notice Only
LANDIS SEWERAGE AUTHORITY	Sewer	\$2,015.60

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
Wells Fargo Dealer Services	2010 Nissan Altima Coupe	\$2,580.83	\$4,075.00	None	\$2,580.83	5%	\$4,986.00

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
BB&T Bank	534 E. Wood Street Vineland, NJ 08360	\$66,595.89	\$66,595.89

f. Secured Claims Unaffected by the Plan ☒ **NONE**

The following secured claims are unaffected by the Plan:

g. Secured Claims to be Paid in Full Through the Plan: ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ 0.00 to be distributed *pro rata*

☐ Not less than _____ percent

☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☐ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal*, and *valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☐ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
Wells Fargo Dealer Services	2010 Nissan Altima Coupe	\$2,580.83	\$4,075.00	\$4,986.00	\$2,405.17

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Priority Claims
- 3) Secured Claims
- 4) Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 8/5/2022.

<p>Explain below why the plan is being modified: To list BB&T under Part 4(e) as property was surrendered and sold at sheriff's sale.</p>	<p>Explain below how the plan is being modified: To list BB&T under Part 4(e) as property was surrendered and sold at sheriff's sale.</p>
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Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☒ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 8/5/2022

/s/ Brenda L. Ramos
Debtor

Date: _____

/s/
Joint Debtor

Date: 8/5/2022

/s/ Seymour Wasserstrum
Attorney for Debtor(s)

In re:
Brenda L. Ramos
Debtor

Case No. 22-11459-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Aug 10, 2022

User: admin
Form ID: pdf901

Page 1 of 3
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 12, 2022:

Recip ID	Recipient Name and Address
db	+ Brenda L. Ramos, 724 Embassy Terrace, Vineland, NJ 08360-5812
519515316	+ City Of Vineland, 640 E Wood St, Tax Collector, Vineland, NJ 08360-3722
519535723	+ Cumberland Ob/Gyn, 1102 East Chestnut Ave, Vineland, NJ 08360-5002
519535724	ExelCare Alliance, PO Box 14000, Belfast, ME 04915-4033
519515321	+ LANDIS SEWERAGE AUTHORITY, 1776 S MILL RD, VINELAND, NJ 08360-6200
519535728	+ ROI, PO BOX 62850, c/o Vineland Medical Center, Baltimore, MD 21264-2850
519535725	Receivables Outsourcing, LLC, PO Box 62850, Baltimore, MD 21264-2850
519535726	+ Regional Diagnostic Imaging LLC, 2527 Cranberry Hwy, Wareham, MA 02571-1046
519515324	+ South Jersey Gas, PO Box 577, Hammonton, NJ 08037-0577
519515325	+ State Of New Jersey, P.O. Box 445, Department Of Treasury, Trenton, NJ 08695-0445
519634266	State of New Jersey, Department of Treasury, Division of Taxation, Bankruptcy Unit, PO Box 245 Trenton, NJ 08695-0245
519535729	State of New Jersey, Department of Community Affairs, Bureau of Housing Inspection, P.O. Box 810, Trenton, NJ 08625-0810
519535730	State of New Jersey, DCA BHI-- DORES, P.O. Box 662, Trenton, NJ 08646-0662
519545734	+ TD Bank, N.A., PO BOX 1931, Burlingame, CA 94011-1931
519560567	+ The Landis Sewerage Authority, 1776 South Mill Road, Vineland, NJ 08360-6200
519550573	U.S. Bank N/A dba Elan Financial Services, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108
519535731	Vineland Code Enforcement, 640 W Wood St, Vineland, NJ 08360
519515328	+ Vineland Municipal Utilites, PO Box 1508, 640 E. Wood Street, Vineland, NJ 08360-3722
519535732	Vineland Municipal Utilities, PO Box 1508, Vineland, NJ 08362-1508

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 10 2022 20:44:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Aug 10 2022 20:44:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519515313	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 10 2022 20:53:18	Capital One/GM card, PO BOX 85015, Richmond, VA 23285-5015
519515314	Email/Text: BKelectronicnotices@cenlar.com	Aug 10 2022 20:43:00	Cenlar Federal Savings Bank, 425 Phillips Blvd, Ewing, NJ 08618-1430
519515320	Email/Text: sbse.cio.bnc.mail@irs.gov	Aug 10 2022 20:43:00	Internal Revenue Service, P.O. Box 744, Special Procedure Branch, Springfield, NJ 07081
519515315	Email/PDF: ais.chase.ebn@aisinfo.com	Aug 10 2022 20:53:32	Chase Card Member Services, P.O. Box 15153, Wilmington, DE 19886-5153
519536813	Email/Text: mtgbk@shellpointmtg.com	Aug 10 2022 20:43:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, PO Box 10826, Greenville SC

District/off: 0312-1

User: admin

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Date Rcvd: Aug 10, 2022

Form ID: pdf901

Total Noticed: 34

519515322	^	MEBN	Aug 10 2022 20:40:12	29603-0826 Office Of Attorney General, 25 Market Street, PO Box 112, Richard J Hughes Justice Complex, Trenton, NJ 08625-0112
519535727	^	MEBN	Aug 10 2022 20:40:57	RMP Services LLC, PO BOX 630844, Cincinnati, OH 45263-0844
519515323	+	Email/Text: mtgbk@shellpointmtg.com	Aug 10 2022 20:43:00	Shellpoint Mortgage Servicing, 55 Beattie Place Ste 600, Greenville, SC 29601-2165
519515326		Email/Text: bankruptcy@td.com	Aug 10 2022 20:44:00	Td Bank, P.O. Box 219, Lewiston, ME 04243-5600
519575970	+	Email/Text: bankruptcy@bbandt.com	Aug 10 2022 20:43:00	Truist Bank, Attn: Support Services, PO Box 85092, 306-40-06-10, Richmond, VA 23285-5092
519515327	+	Email/Text: bankruptcy@bbandt.com	Aug 10 2022 20:43:00	Truist Bank, PO BOX 1847, Wilson, NC 27894-1847
519515317		Email/Text: RPSBankruptcyBNCNotification@usbank.com	Aug 10 2022 20:44:00	Elan Financial Service, 777 E Wisconsin Ave, Milwaukee, WI 53202
519526929	+	Email/PDF: Bankruptcynoticesauto@wellsfargo.com	Aug 10 2022 20:53:41	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519515318	*+	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
519515319	*	Internal Revenue Service, Po Box 725 Special Procedures Fuction, Springfield, NJ 07081
519535733	##+	Wells Fargo Dealer Services, PO Box 25341, Santa Ana, CA 92799-5341

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 12, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 5, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Harold N. Kaplan	on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING hkaplan@rasnj.com informationathnk@aol.com

District/off: 0312-1

User: admin

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Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Isabel C. Balboa

ecfmail@standingtrustee.com summarymail@standingtrustee.com

Seymour Wasserstrum

on behalf of Debtor Brenda L. Ramos mylawyer7@aol.com ecf@seymourlaw.net; r47769@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6